
State: Arkansas **Filing Company:** Beneficial Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: 2013 Annual Illustration Certification
Project Name/Number: 2013 Annual Illustration Certification/2013 Annual Illustration Certification

Filing at a Glance

Company: Beneficial Life Insurance Company
Product Name: 2013 Annual Illustration Certification
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 12/28/2012
SERFF Tr Num: BENE-128801704
SERFF Status: Closed-Accepted For Informational Purposes
State Tr Num:
State Status: Closed-Accepted for Informational Purposes
Co Tr Num: 2013 ANNUAL ILLUSTRATION CERTIFICATION

Implementation: 12/31/2012
Date Requested:
Author(s): Karie Munde
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/04/2013
Disposition Status: Accepted For Informational Purposes
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: 2013 Annual Illustration Certification
Project Name/Number: 2013 Annual Illustration Certification/2013 Annual Illustration Certification

General Information

Project Name: 2013 Annual Illustration Certification
Project Number: 2013 Annual Illustration Certification
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Karie Mundee

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 12/07/2012
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/04/2013
State Status Changed: 01/04/2013
Created By: Karie Mundee
Corresponding Filing Tracking Number: Annual Illustration Filing

Filing Description:
Annual Illustration Certification

Company and Contact

Filing Contact Information

Karie Mundee, Product Management Analyst
150 Social Hall Avenue, 5th Floor
Salt Lake City, UT 84136

karie.mundee@benfinancial.com
801-933-1335 [Phone]
801-531-3383 [FAX]

Filing Company Information

Beneficial Life Insurance Company
150 Social Hall Avenue, 5th Floor
Salt Lake City, UT 84136
(801) 933-1335 ext. [Phone]

CoCode: 61395
Group Code: 615
Group Name:
FEIN Number: 87-0115120

State of Domicile: Utah
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	BENE-128801704	State Tracking #:		Company Tracking #:	2013 ANNUAL ILLUSTRATION CERTIFICATION
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State:	Arkansas	Filing Company:	Beneficial Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	2013 Annual Illustration Certification		
Project Name/Number:	2013 Annual Illustration Certification/2013 Annual Illustration Certification		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/04/2013	01/04/2013

SERFF Tracking #:	BENE-128801704	State Tracking #:		Company Tracking #:	2013 ANNUAL ILLUSTRATON CERTIFICATION
State:	Arkansas	Filing Company:	Beneficial Life Insurance Company		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	2013 Annual Illustration Certification				
Project Name/Number:	2013 Annual Illustration Certification/2013 Annual Illustration Certification				

Disposition

Disposition Date: 01/04/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Exhibit I		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Actuarial Certification		No

SERFF Tracking #:	BENE-128801704	State Tracking #:		Company Tracking #:	2013 ANNUAL ILLUSTRATION CERTIFICATION
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
AR Cover Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit I		
Comments:			
Attachment(s):			
AR Exhibit 1 for Illustration Certif.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Certification of Compliance		
Comments:			
Attachment(s):			
AR Certif of Compliance.pdf			



BENEFICIAL LIFE
INSURANCE COMPANY

55 No. 300 West, Suite 375 • Salt Lake City, Utah 84101
(801) 933-1100 • (800) 233-7979 • www.BeneficialFinancialGroup.com

Karie Mundee
Product Management Analyst
55 North 300 West, Suite 375
Salt Lake City, UT 84145
Phone: (801) 933-1335
Fax: (801) 531-3383
Karie.mundee@benfinancial.com

December 5, 2012

John Shields
Arkansas Department of Insurance
Compliance - Life and Health
1200 W. Third Street
Little Rock, AR 72201

RE: Annual Illustration Certification by Beneficial Life Insurance Company
(NAIC Company No. 61395, Group Code No. 615).

Dear Filing Analyst,

Please find Beneficial Life Insurance Company's annual certification of compliance with the illustration certification enclosed for your convenience.

Listed in the enclosed exhibit are all of the forms that are available to policyholders for policy conversions or other contractual changes. The illustrated products that are approved in Arkansas are marked with an asterisk. Illustrated forms without the asterisk are not approved in your state.

Please feel free to contact me if you have any questions or concerns regarding this certification.

Regards,

Karie Mundee
Digitally signed by Karie Mundee
DN: cn=Karie Mundee, o, ou,
email=karie.mundee@benfinancial.co
m, c=US
Date: 2012.12.05 12:07:00 -07'00'

Karie Mundee

Exhibit 1

Currently-issued forms for which a “disciplined current scale” of non-guaranteed elements was derived per the Illustration Regulation.

“*” Notes illustrated products approved in the state of Arkansas

Marketing Name	Form Number
Century 09 WL	09-0736-01
Paid Up WL	09-1100-01
Summit UL	09-0206-02

Exhibit 2

Policy forms which are no longer marketed, but may have in-force policyholders in the state who are entitled to in-force illustrations upon request.

Marketing Name	Form Number
Platinum Protector	5-104-54
Protector Plan	5-137-54
Protector Plus	5-139-54
Competitor UL 09	09-0206-01
Summit UL	09-0206-02
Platinum Protect +	5-105-54
Competitor UL	5-106-54
Champion UL	5-107-54
Guar Competitor UL	5-119-54
Centennial UL	5-123-54
Heritage SP	5-130-54
Lifetime Security	5-285-58
Legacy Survivor	5-425-49
Premier WL	08-1121-01
Optimax	1-436-74
Century WL	1-736-74
Century 09 WL	09-0736-01

CERTIFICATION OF COMPLIANCE

LIFE ILLUSTRATIONS REGULATION

State of Arkansas

BENEFICIAL LIFE INSURANCE COMPANY

I, David Pearce, General Counsel and Corporate Secretary for Beneficial Life Insurance Company (“the Company”), hereby certify to the Arkansas Insurance Department as follows:

1. The illustration formats relating to life insurance policies marketed by the Company meet the requirements of the Life Illustration Regulation promulgated by the Arkansas Insurance Department.
2. The scales used in the illustrations authorized by the Company are those scales certified by the Company’s illustrations actuary.
3. The Company has provided its agents with information about the expense allocation method used in its illustrations as disclosed in the annual certification of the Company’s illustration actuary.

In making this certification, I have relied in part on the work performed and certified by others who are responsible for preparation of the illustrations.

Dated this 1st day of December 2012.

A handwritten signature in black ink, appearing to read "J. David Pearce". The signature is stylized with a large "J" and "P".

J. David Pearce
General Counsel and Corporate Secretary